

A "Sign of the Times" on Blanken Avenue



Reconfiguration of the intersection of Bayshore Boulevard and Blanken Avenue recently required Blanken to be closed for one block at Tunnel Avenue, causing quite a traffic problem. More photos on Page 3.

City to Receive \$6 Million for Homeless Housing Programs

Good news traveled in pairs today as the San Francisco Department of Public Health and the San Francisco Department of Human Services announced they will be receiving a total of \$6.2 million that will go towards combating chronic homelessness.

The San Francisco Department of Public Health's \$3.5 million comes from the Interagency Council on Homelessness (ICH), which awarded 11 grants nationally for a total of \$35 million. The grant will support the expansion of the Department's Direct Access to Housing program by funding a new, 90-unit building which will provide housing and services for chronically homeless individuals. The Department's partners in this project include Baker Placements, Inc. and Mercy Services Corporation.

Philip Mangano, Executive Director of the ICH, spearheaded this new and innovative resource pool, known as the "Collaborative Initiative to Help End Chronic Homelessness." Through his efforts, three key Federal Agencies—HUD, HHS and VA—have combined their financial resources into a \$35 million funding package aimed at ending chronic homelessness in this country.

"This shift by the federal government is extremely important," noted Mayor Brown. "We have known for some time that breaking the cycle of homelessness requires the integration of housing and treatment dollars. This initiative underscores that connection."

"This is an important confirmation of San Francisco's already successful Direct Access to Housing Program," said Mitch Katz, MD, Director of

Health. "It is significant that San Francisco received the largest award in the country."

Meanwhile, the Department of Labor and the Department of Housing and Urban Development (HUD) has awarded the Department of Human Services \$2.8 million—\$2.2 million for housing and \$625,000 to the Private Industry Council (PIC) for employment-related services at the Franciscan Motel in the BVHP area of the City.

The Franciscan Motel, 6600 3rd St., soon to be renamed the "Hope House"—is the only Single Room Occupancy (SRO) hotel in the Bayview Hunters Point area of the City. When completed, the Hope House will provide housing and support services to chronically homeless adults with disabilities and, for the first time, will link employment and training to the already existing Southeast Career Link One Stop Center. The grant will also allow DHS to lease additional units in the BVHP in order to provide options to clients who may want to live more independently. Community partners in the project include Young Community Developers, the Providence Foundation and the United Council of Human Services.

"This new infusion of funds will bring critical housing and employment services to an underserved population in BVHP," said Trent Rhoter, Executive Director of Department of Human Services. His sentiments were echoed by Pamela Calloway, President of the Private Industry Council of SF, Inc., who noted that, "These funds will bring the Workforce Development System to the homeless population in San Francisco."

Preparing for the Winter Now Giving Motorists Safety Edge

Motorists who prepare now for the onset of colder weather will increase their safety during the winter driving season, said AAA of Northern California.

AAA reminds motorists that taking care of preventative maintenance and adjusting driving habits to changing weather conditions are the two most important steps motorists can take this time of year.

"AAA reminds motorists to have their vehicles inspected annually by a qualified technician, said Jenny Mack, AAA of Northern California spokeswoman. "A professional can quickly determine if any maintenance or repairs have been overlooked and need to be performed."

During October, over 200 AAA-Approved Auto Repair facilities in Northern California will be offering free safety inspections to auto club members with an appointment. Items to be inspected include fluid levels, tires, windshield wipers,

101 Freeway Closures And Bayshore Detours Continue in November

As part of construction work on the US101/Third Street overpass for Muni's Third Street Light Rail Project, both northbound and southbound portions of the US101 freeway adjacent to Visitacion Valley have been closed since Oct. 20.

Closures will occur between 12 midnight and 5 a.m. through Nov. 24 and are only affecting one direction at a time. Traffic will detour onto Bayshore Boulevard between the Bayview District and Brisbane.

While moving through a work zone, these safety tips are offered:

- *Construction vehicles often move suddenly and quickly. Effective work zone signs and pavement markings will guide pedestrians away from danger areas, but everyone in a work zone should always be alert for moving construction vehicles and other unexpected hazards.

- *Watch where you're going! Construction work may be fascinating to watch, but remember your first responsibility is to get yourself through the work zone as safely as you can.

batteries, brakes, lights, belts and hoses. Search for the participating location nearest you or call the AAA-Approved Auto Repair referral hotline at (800) 645-4288.

"It is also important to adjust driving patterns to fit the season when preparing for winter driving," said Mack. "Visibility is reduced and the road surface is often degraded during the winter months."

Motorists can increase their safety by doing the following:

- *Improve visibility by turning on headlights in the late afternoon before the sun begins to set. Always use low-beam headlights in fog, rain or snow in the mountains.

- *Be sure to signal your intention to turn well in advance.

- *Clear all snow and ice from windows, the roof, the hood, the trunk, mirrors, lights and signals.

- *Observe all speed limits and reduce speed whenever road conditions or visibility are compromised by foul weather.

- *Avoid sudden starts, stops and hard turns; especially when roads are slippery or wet.

- *Don't brake hard and use the proper braking technique for the vehicle you drive. Cars with anti-lock brakes require a steady, gradual application of pressure to the brake pedal. Cars without anti-lock brakes may need firm pressure on the brake pedal just short of wheel lock-up, then easing off the brake slightly before reapplying pressure.

- *Anticipate potential danger on the road such as icy bridges, snow-covered lane markings, or stalled cars. Decrease speed, increase distance between the vehicle in front of you, or change lanes to avoid trouble.

VVJET Apprentice Carpenters Graduate At Village Celebration

Visitacion Valley Jobs, Education and Training (VVJET) graduated its eighth class of apprentice carpenters during a noontime celebration Oct. 17 at The Village on Schwerin Street.

Offering a structured and viable recruitment, training, placement and retention program for Visitacion Valley residents desiring to learn a trade, VVJET has helped hundreds of young neighborhood residents learn necessary skills and obtain employment since its inception in the mid-1990s.

Library's Tool Lending Center Grant Awarded to Non-Profit

The San Francisco Public Library is pleased to announce the selection of San Francisco Clean Cities Coalition to receive a grant to operate the City's popular Tool Lending Center. The Tool Lending Center will continue at its current location at 2713 San Bruno Avenue, where it has been a much-used community resource for three years.

The Tool Lending Center (TLC) is a

program that serves the residents and property owners of the City. The TLC assists individual renters and owners, community groups and small businesses in undertaking home repair, community rebuilding and other improvement projects. The operating principles and structure of the program are similar to the traditional library concept—a selection of tools can be borrowed by residents of the

City for a limited period of time at no charge. The goals of the program are to assist in the revitalization of neighborhoods, to support home ownership and maintenance, encourage beautification of property, and build community businesses.

The TLC, which had temporarily closed, was expected to re-open to the community by the end of October.

Celebration Marks Opening of Playground Clubhouse



There was plenty to see and do at Celebrate Visitacion Valley, held Oct. 4 at Visitacion Valley Playground.

Combining two former neighborhood events—Harvest Festival and Neighborhood Day—organizers held their first annual Celebrate Visitacion Valley (CVV) on Oct. 4 at Visitacion Valley Playground to mark the noontime ribbon-cutting and grand opening of the Visitacion Valley Recreation and Park Clubhouse.

Following an opening address by District 10 Supervisor Sophie Maxwell, neighbors and friends had the opportunity to participate in many exciting activities at CVV, including Academy of Science projects, storytelling, and face painting, while enjoying live entertainment which included music, poetry and dance performances.

Entertainers included: Youth for Christ; Recovery Theater; the Az-

tec Dancers; Joya International Arts with Carlos Cardona; the Village Dancers; Ming Fai Rappers; Alexandria McKneely; *Open Up My Heart* by Yolanda Adams; Emotion Dancers; the RSFers; a skit by PRO 54; and a spoken word performance by Ching-In and Joellene.

Booths were available at CVV to distribute information on the many community services available to Valley residents, including those related to jobs and health for youth, adults and seniors.

Residents could also register to vote, indulge in free culinary delights, and talk to local politicians.

Community members were most anxious to see the interior of the new Visitacion Valley Clubhouse on Leland Avenue and Cora Street, which com-

menced construction nearly a year ago and has already been deemed an attractive asset to the neighborhood.

The celebration was a collaborative effort among neighbors and friends of the Visitacion Valley community, including: San Francisco Recreation and Park Department; Geneva Valley Development Corporation; Chinese for Affirmative Action; Visitacion Valley Planning Alliance; San Francisco Urban Institute of S.F. State University; Sunnydale Residents' Council; S.F. Health Department; S.F. Public Library; Visitacion Valley Community Beacon Center; and Visitacion Valley Community Center; Wu Yee Children's Services and many other service providers from around the Bay Area.

Grapevine Mailbox

The Benefits of Instant Transition

Dear Editor:

Possibly the only thing more difficult than governing California is arranging the transition from one governor to the next. The pace of the post-recall transition is firmly set by law, so, we are told, that it will be late November before Arnold Schwarzenegger takes the oath.

Those inflexible laws state that the counties have until Nov. 5 to officially count the recall ballots, and then the secretary of state has until Nov. 15 to certify the election results. Governor-elect Schwarzenegger must be inaugurated within 10 days of certification.

Although the state's problems are so serious that the voters fired a sitting governor, we are told that the incoming governor needs time to hire a 200-person staff. We are also told that Governor Davis, his comparably outsized staff, his cabinet members and their respective staffs need time to pack up their rolodexes and dust off their resumes before returning to the real world. In truth, this dragged-out process is both unnecessary and undesirable.

Although his chances of surviving the recall were predictably dismal, outgoing Governor Davis's bags remain unpacked. How is Davis busying himself during these difficult transition days? First, he's planning on making over 100 new political and judicial appointments. Davis made four appointments on the morning after his defeat. Before Schwarzenegger takes office, California's Democratic leadership also plans a special session of the state Senate to confirm dozens of Democratic appointments to state boards and commissions.

Clearly, Davis and his allies are legally entitled to remain in their offices. It is also clear that they are hard at work denigrating the spirit, if not the letter, of the law that applies to the transition of power and the spirit of the recall, itself. One hopes that California will speed up the turnover timetable and end such partisan effrontery. Patrick Basham

Patrick Basham is senior fellow in the Center for Representative Government at the Cato Institute.

S.F. Historical Society Presents the Story of Swedenborgian Church

The story of the historic Swedenborgian Church of San Francisco highlights the November program of the San Francisco Museum and Historical Society Nov. 11, at the church's Parish House, 2107 Lyon St. Doors open at 7 p.m. and the program begins at 7:30 p.m.

The Reverend Rachel Rivers will present an evening of historic slides, organ and choral music, and selections from recently discovered letters of Bernard Maybeck, the architect of the church that is expected to be designated a National Historic Landmark by the United States Department of the Interior.

Its creation in 1895 was influenced by an elite group of early California pioneers, including painter William Keith, naturalist John Muir, and architect A. Page Brown.

The Society's monthly programs, on the second Tuesday of each month, are free to the public and no reservations are needed. For more information, please call 415-775-1111 or visit www.sfhistorical.org.

Just What's Better Than Eight Glasses of Water?

Are you finding the doctor-recommended eight glasses of water a day hard to swallow? While the general rule is to drink about a half-ounce of water per pound of body weight daily, tea can make your task easier by adding delicious flavor and health benefits.

According to research by Dr. Jeffrey Blumberg, Ph.D., professor of nutrition at the Antioxidants Research Lab at Tufts University, "The flavonoid content of two eight-ounce cups of tea is comparable to that of one serving of fruits or vegetables."

This doesn't mean you should skip your fruits and vegetables, but tea can be a great way to drink water and get an extra boost of nutrition! In fact, many health-giving benefits are found in all varieties of teas-black, green, white and herb.

*High antioxidant levels in black, green and white tea may offer protection against various cancers, heart disease, stroke, high cholesterol levels, tooth decay, bone density loss, Parkinson's disease, arthritis and joint inflammation.

*Green tea is reported to have fat-burning properties that can aid in weight loss. Red (or rooibos) and honeybush teas-naturally caffeine-free teas from South Africa-are high in antioxidants and a source of trace minerals.

Congestion Erodes Safety of Interstate System

A report by a national transportation research group finds that America's Interstate highways -- the most critical link in our surface transportation system -- are increasingly congested because new travel is rapidly outpacing existing capacity and eroding the system's safety and economic benefits.

"The Interstate Highway System: Saving Lives, Time and Money, but Increasing Congestion Threatens Benefits," examines the current condition and future challenges of today's Interstate system, 50 years ago when President Eisenhower was inaugurated and the funding and scope of the system were being debated.

"The same transportation challenges that the president and Congress faced a half century ago - defense (and homeland security), economic productivity, traffic congestion and safety-exist today, and just as President Eisenhower promoted the creation of the Interstates to address those challenges, now is the time for our national lawmakers to formulate a bold new transportation vision for the 21st Century," said William M. Wilkins, executive director of The Road Information Program (TRIP).

"Congress and the Administration will have the opportunity this year to develop and fund a modern transpor-

*Herb teas offer beneficial properties unique to each plant.

Charlie Baden, Celestial Seasonings Blendmaster, agrees that the simple act of steeping a teabag can transform ordinary water into a healthy, flavorful beverage. "Our teas are crafted to enhance every tea drinking moment, with enticing aromas and delicious flavor," explains Mr. Baden. "Tea is not only healthful, it can be energizing, soothing, inspiring-it's a great way to enrich your water consumption."

What about beverages other than tea? Coffee, soda and sports drinks often contain large amounts of sugar, artificial sweeteners or caffeine. And too much caffeine can cause jitters, sleep difficulties, dehydration and can raise blood pressure.

With a third to half the caffeine of coffee and many caffeinated sodas, tea may be preferable as a pick-me-up beverage. Or skip the caffeine altogether. Many herb teas are naturally healthful and invigorating without the side effects of caffeine.

So let tea help you get more out of water. With over 70 all natural, unique teas brimming with flavor, Celestial Seasonings offers a great-tasting cup to enhance any moment of the day.

To learn more, visit www.celestialseasonings.com. Water plus the disease-fighting antioxidants found in tea can be a winning combination.

NAPS

Safe Schools: Using a New Approach In Creating a Non-Violent Campus

by CA Attorney General Bill Lockyer

Why is violence an issue teachers need to address?

Every child today is affected by violence—at home, on the streets or in the media. Kids bring the effects of that exposure with them into the classroom. If a student recounts or reenacts violence, teachers must be prepared to identify problems, show students examples of positive behavior and connect students, if needed, to appropriate services.

While traditional approaches to safe schools, such as establishing school safety and crisis response plans, are important, the newest research shows that the best way to prevent violence is to promote a child's emotional well-being.

My office recently produced "Safe Schools: A New Approach to Create a Non-Violent Campus," a four-CD ROM package, which includes a unique combination of traditional resources for preparing a safe school plan and a new approach to promote non-violent behavior by building strengths in young people. During October, Safe Schools Month, we will send this material (including interviews with youth development experts, research and classroom exercises for teachers) to K-12 schools, law enforcement and school readiness programs.

These resources address six core strengths (attachment, self-regulation, affiliation, awareness, tolerance and respect), based on the experience and research of Bruce D. Perry, M.D., Ph.D., of the Child Trauma Academy in Texas.

These core attributes build upon each other. For example, from the earliest attachment to a primary caregiver, the child receives his or her views about relationships. If the child is comforted when he cries, is fed when hungry and is shown affection, he views human beings as safe and good, and he can form

healthy relationships with other human beings. Empathy toward others is one of the greatest inhibitors to acting out in aggression. For this reason, violence prevention must begin before a child reaches the classroom.

Yet, even if a child comes into school with problems, teachers and other caring adults can make a major difference for the good. Working with older kids is like remodeling a house: with high-quality materials, and time, dedication and commitment, it can have extraordinary results.

Our CD ROM package includes exercises for teachers to help children form bonds and trust people. For example, an exercise for grades K-3 asks children to identify what qualities make a good friend. The teacher can snap a photo of each student, and have the class identify one or two good qualities that each student has. Using puppets and costumes to role-play conflicts and come up with different, more appropriate endings can also be used. Teachers can model appropriate social language, such as good eye contact, when to talk and when to listen. These and many other exercises are included to help teachers and other caring adults develop core strengths in kids.

Cultivating the positive potential in children will make our schools safer, provide an antidote to the inescapable violence to which children are exposed in movies and on television, and give youngsters a far better chance to succeed academically.

For this CD ROM package or additional information, please write the California Attorney General's Crime and Violence Prevention Center, 1300 I Street, Sacramento, CA 95814. Building strength and character in our children is the best opportunity to prevent future violence in our schools, homes and neighborhoods.

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Come to Church This Week

GRAPEVINE
VISITACION VALLEY

Published monthly by Visitacion Valley Community Center, 60 Raymond Ave., San Francisco, CA 94134
VVCC Executive Director: Julie A. Kuranagh
(415) 467-5000 Fax: 467-3757, Subscriptions: \$5
E-mail the Grapevine at: mvvalley@earthlink.net
Internet Site: <http://home.earthlink.net/~mvvalley>
Editor: Len Appiano; Billing: Florence Penzinger
Visitacion Valley Grapevine, named by Pat Crocker, is a Registered California Trademark of VVCC.
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Why Are Mortgage Rates Low and Credit Card Rates So High?

As you've probably noticed, despite a slight recent up-tick, mortgage interest rates are still flying at their lowest levels in decades. You've no doubt observed, however, that your credit card rates have not followed suit. What gives? Why shouldn't you be getting the same great rate on your plastic that you've been able to achieve on your mortgage loan?

"The short explanation," says Richard Roll, president of the American Homeowners Association (AHA), "is that credit card lenders have a larger amount of marketing and administrative costs that go into setting their interest rates than mortgage bankers. That's why it's so important for homeowners and others to manage their credit card debt and payments carefully, to keep these rates at their lowest possible level. It's easy to develop a financial problem from which it can be expensive to recover."

Today's average credit card rate is 14.94 percent and the average household that has at least one credit card owes a balance of \$8,900.

"So, although you may be saving a bundle on mortgage interest these days, Roll observes, "if you are carrying a big balance on your credit card, you're doing yourself no financial favors. You should find ways to do a better job of managing your credit card debt."

The more complex explanation of the disconnect between mortgage and credit card rates goes something like this: Credit card companies say the default rate among consumers has been on the rise, even while the Federal Reserve has been dropping the prime rate - the index that must be used by mortgage bankers to set their interest rates.

The trend toward poor consumer credit management, credit card lenders say, has lead to generally increased rates across the board. Punitive rates for poor credit behavior can go as high as 30 percent.

"Careless consumers, who don't pay on time, seek bankruptcy protection, or who over-extend their credit limits can expect to their rates go up sharply," says Roll. "On the other hand, careful consumers, who mind their financial p's and q's, can still get excellent credit card rates."

About 55 percent of the available credit card market offers their best customers variable-rate plastic, based on the current prime rate, plus whatever over-prime a particular card company wants to charge. So, technically, the Federal Reserve does have some impact on credit card rates.

"These are some of the best credit card deals for consumers," Roll says. "Good rates are a reward for good credit management."

Even the so-called 'fixed-rate' credit cards are subtly impacted by the prime rate, because of its effect on the cost of doing business for credit card companies, as well as mortgage bankers.

Two of the best strategic tips Roll recommends for managing your credit card debt wisely are:

*"Talk to your credit card lender, if your credit performance is good or has improved. A study conducted by the Public Interest Research Group (PIRG), indicates that 55+% of those who take the time to speak with their lenders receive reduced rates," Roll observes.

*Prepare for seasonal low rate offers. Credit card companies usually start to make low-rate limited time offers to their best customers starting in January. In order to look like a good prospect for those offers, work to pay down your credit between now and then.

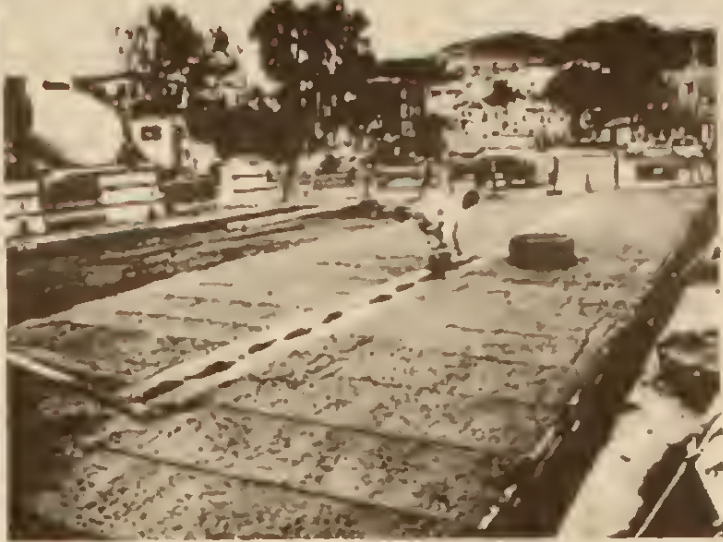
"Also, don't assume mortgage rates will remain as low as they are forever," cautions Roll. "Good credit card management now will better prepare your family for whatever lies ahead for the economy."

For further useful information on every aspect of homeownership, visit www.AHAHome.com. American Homeowners Association

Road Construction Making Bayshore Boulevard a Driving Adventure



Recent work on Bayshore Boulevard diverted traffic to one side of the street.



A construction worker put the finishing touches on new concrete.



Signs routed pedestrians through the difficult maze of temporary barriers.



A new curb was designed for Blanken Avenue at Bayshore Boulevard.

FTC Launches Nationwide Ad Campaign to Protect Consumers from Job Scams

The Federal Trade Commission recently announced a nationwide ad campaign to alert consumers on how to avoid federal and postal job scams. Ads for these scams are often found in the classified sections of newspapers, offering - for a fee - to help job seekers find and apply for federal jobs. The FTC's campaign includes placement of paid advertisements in newspapers across the country and also the creation of www.ftc.gov/jobscams, a Web site to advise consumers about potential job scams.

Fraudsters may lie about the availability of federal job openings in your area. If someone tells you that postal jobs are available, check with the Postal Service to determine if hiring is taking place and if an exam is required for eligibility. Remember, there is never a charge to apply for positions within the U.S. government or U.S. Postal Service. The FTC and the U.S. Office of Personnel Management urge job seekers to avoid falling for these tip-offs to federal and postal

job rip-offs:

*Classified ads or verbal sales pitches that imply an affiliation with the federal government, guarantee high test scores or jobs, or state that "no experience is necessary."

*Advertising that offers information about "hidden" or unadvertised federal jobs.

*Advertising that refers to a toll-free number.

*Toll-free numbers that direct you to other pay-per-call numbers for more information.

The FTC will utilize small and mid-size newspapers nationwide to send these messages to consumers across the country. Notices will be placed in

the Sunday employment classified section, the most heavily read by job seekers. In addition, ads will be placed in community papers to reach areas with the highest unemployment rates. Finally, job seekers will find the FTC's ads in college newspapers, Internet banners, text ads, and search engine results.

Northern California Consumers Get Some Relief at the Pump

After experiencing a late summer spike in gasoline prices, AAA of Northern California has seen the price of gas decline more than 20 cents a gallon in many areas, according to the organization's latest report. However, prices remain higher than they were for much of the summer.

"After digging deep into their wallets to pay for gas that was often over \$2 a gallon during late summer, motorists are finally getting some well-earned relief," said AAA of Northern California spokeswoman Jenny Mack. "But prices remain

higher than usual for this time of year. We should continue to see prices drop for at least the next few weeks."

Northern California motorists are paying an average \$1.88 per gallon for regular unleaded, a decline of 22 cents since AAA's last survey on Sept. 16. The statewide average price for California is now \$1.86, a 23 cent drop from the September report. Regionally, Bay Area motorists are paying an average \$1.91 per gallon, also a 23 cent decline. In San Francisco, prices have dropped 24 cents, to \$1.98. Nationally, prices are

at \$1.57, a decline of 12 cents since the last AAA survey.

Solid production at California refineries combined with stable distribution and declining seasonal demand are largely credited for the current price decline. However, as long as inventories remain tight and production capacity is not increased, the market is still susceptible to wide swings in pricing. Additionally, crude oil prices have begun to rise based on concerns about OPEC's decision to cut production on November 1 and continuing violence in the Middle East.

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Book Reviews

Danger in the Old West

After a distinguished 23-year career commanding U.S. forces around the world, USAF Colonel Merline Lovelace packed away her uniform in 1991 and tackled a new assignment. With the same extraordinary focus that enabled her to command Eglin AFB, the largest base in the free world, Lovelace drew a tight bead on a new mission—to become a national bestselling author.

Lovelace now carries readers along on a journey through the unexplored lands of post-revolutionary America. Set during the same period as the Lewis and Clark Expedition, *A Savage Beauty* (MIRA Books, \$6.50) recounts the incredible story of the Wilkinson Expedition of 1806/7 and details the harrowing experiences of a U.S. army sergeant and a native woman as they traverse a rugged, uncharted wilderness.

Rifle Sergeant Daniel Morgan of the Second United States Regiment of Infantry is part of a cadre of men commissioned with exploring the Louisiana Territory. His unit has been charting the course and navigability of the Arkansas River.

Under dire circumstances, the group encounters Henri Chartier, a French trapper, and his wife, Louise. When a mountain lion mortally wounds Henri, he entrusts his wife to Daniel. Bound by his word, Daniel brings the woman back to his half-frozen and near-starved group of men. The book follows the band to New Orleans and beyond, exposing the corruptions of lust and power.

Black Sheep

Oil. The very word connotes power and wealth. But what if a cheaper substitute could be found? And what if control of this new substitute was in the hands of just one man? That's the question R.J. Kaiser explores in his new thriller, *Black Sheep* (MIRA Books, \$23.95).

Jonas Lamb has lived a turbulent life—six marriages and an uneven financial road. Then his son, Patrick, a genetic engineer, comes to him with a discovery that could

change the world: an inexpensive substitute for oil (code named "Black Sheep"). He needs his father's help in securing financial backing. For Jonas, this discovery has the potential to provide him with the wealth and power he could only dream of before.

All Jonas needs are the financial resources to bring about his plan. But things are never that easy—and before you can say "Black Sheep," word of Patrick's discovery is leaked and Jonas has the FBI and the CIA after him, as well as a myriad of hit men (and a very tempting hit woman, too).

As the plot jets from Hong Kong to San Francisco to France and back again, the twists multiply and the stakes get higher. Can Jonas pull it off? Will he be able to make a fortune, prove himself to his son and win back his second wife (and Patrick's mother) Tess? Or will he lose it all—including, quite possibly, his life?

Kaiser's novels, compared by Publishers Weekly to those of Elmore Leonard, are known for their authenticity. This is a result of his legal education and his experience working in U.S. Army Intelligence, and for Congress and the United Nations.

Riding the Bus

Readers who pick up the wonderfully crafted *Riding The Bus With My Sister* (Plume, \$14) are in for an interesting and enriching journey.

In this uplifting but unsentimental tale, author Rachel Simon chronicles the year she spent riding the bus with her mentally retarded sister, Beth. Rachel, a writer and college teacher whose hyperbusy life camouflaged her emotional isolation, had much to learn in her sister's extraordinary world.

Her travels with the joyful, intense Beth help her learn how to pay attention to what really matters, how to change, how to love—and how to slow down and enjoy the ride.

In this book, Rachel brings to light the almost invisible world of mental retardation, finds unlikely heroes in everyday life, and portrays Beth as the endearing, feisty, independent person she is.

Safety and Security When Using ATM And Debit Cards

There's good news for the growing number of Americans who enjoy the convenience of using ATM/debit cards to access cash.

By taking a few common-sense steps, they can enhance their safety and security when making an electronic funds transfer (EFT).

"It is important for consumers to be aware of simple, hassle-free precautions that can protect them from various types of fraudulent or other unwelcome activity," according to Cindy Ballard, executive vice president for PULSE EFT Association—the country's largest financial industry-owned and controlled EFT network.

She offers the following recommendations:

ATM/Debit Card Security

*Treat your card like cash. Keep it in a safe place.

*Keep your "secret code," or personal identification number (PIN), a secret.

*Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.

*Report a lost or stolen card at once.

*Carefully review your account statements.

ATM Security

*Observe the ATM surroundings before approaching an ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area at once.

*If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.

*Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.

*Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.

*Stand so others cannot see your PIN or transaction amount.

*When using an ATM from a car, keep the doors locked, windows up and engine running at all times when waiting in line.

*Leave enough room between cars to allow for a quick exit should it become necessary.

*Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, take your money, card and receipt and immediately drive away from the terminal.

*If anyone follows you after you have completed your ATM transaction, go immediately to a crowded, well-lit area and call the police.

Point-of-Sale Security

*Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.

*Be sure the transaction is complete and you have received a receipt before leaving.

*If you received cash back, put it away before leaving the terminal.

Said Ballard, "Our research indicates the typical ATM/debit cardholder uses their card about four times per week, and they are twice as likely to be making a purchase than getting cash from an ATM."

Ballard added that debit card transaction volumes in the United States grew from 400 million in 1992 to 14 billion in 2002.

PULSE is the nation's leading independent financial industry-owned and controlled electronic funds transfer network, currently serving more than 4,000 bank, credit union and savings bank members across the country.

Crossword Puzzle Solution

PAID RIDGIAHE
DEAFLEASIAL
NARCALBIDEA
EMERATEBEACH
TOMATER
KIERNAPADCT
AASALUMHAF
ANDLAOZARE
BRAMCOZS
SEWANGPLAYABLE
ASABUSRIAN
ADIDABUTIE
AFLEASHMERI

Healthy Ideas

*Many people are surprised to learn that, according to the Centers for Disease Control (CDC), childhood lead poisoning is the nation's most common preventable environmental health problem. The numbers of children affected are decreasing, but there is still much communities can do both to eliminate lead hazards and to prevent exposure. For more information about making homes lead safe, call the National Lead Information Clearinghouse at 1-800-424-LEAD, or contact the health or housing department.

*Trusted sources of information online may help senior citizens learn about health care, as well as supportive services that offer companionship and assistance with daily living activities such as shopping, light housekeeping and transportation. Web sites such as www.homestyleservices.com also provide "problem solving" information, and a free "Independent Living Assessment" that helps determine if seniors are safe living independently at home. The site also links to seniomet.org, another online resource. For more information visit www.interimhealthcare.com.

*It is estimated that approximately 1.5 million college students have been diagnosed with depression, and suicide has climbed to become the third-leading cause of death for young people aged 15 to 24. These alarming statistics have prompted Cara Kahn, one of the stars of the popular reality show "The Real World(tm)-Chicago," to get involved in a national educational campaign to diminish the stigma and raise awareness about depression on college campuses. For additional information about depression, visit www.GoOnAndLive.com or call toll free at 1-888-830-GOAL for a free brochure.

*According to the American Heart Association, you may want to disregard many of the "old wives" tales about first aid. Don't apply butter, lard or lotion to a minor burn. Don't cut the skin and suck the venom out of a snake bite. Instead, call 911 and wash the bite with soap and water. If someone suffers a high-voltage electrical shock, don't try to move the person until the power is turned off. To find a Heart Association Heartsaver First Aid and Heartsaver CPR course, call 1-877-AHA-4CPR or visit www.americanheart.org/cpr.

NAPSA According to a new research study conducted by SAFE KIDS and Johnson & Johnson, drowning is the number one killer of children ages 1 to 4 and the second leading cause of unintentional injury-related death among children ages 14 and under. To prevent such occurrences, parents should never leave a child unsupervised in or around water in the home or around a pool or any open bodies of water. For a copy of the SAFE KIDS/Johnson & Johnson Parents Safety Test to help parents determine their own level of knowledge of child injury prevention, visit the National SAFE KIDS Campaign Web site at www.safekids.org.

*In addition to protecting eyes, eyeglass lenses with UV protection also shield the delicate tissue around the eye. According to experts, this is the area that quickly shows signs of aging and is a frequent site of skin cancers. Eyeglass lenses that darken when exposed to UV light, known as photochromics, are one way to provide everyday protection from UV rays. Prescription lens wearers might want to consider photochromics from Transitions Optical. Transitions(r) Lenses not only provide 100 percent automatic UV

protection, but also reduce glare by adjusting to all light conditions for everyday comfort and convenience. For more information, visit www.transitions.com.

*While warm weather makes more than a few people's faces turn red, not all of them are getting a sunburn. According to a new survey, heat and sun exposure top the list of factors that often trigger rosacea, an embarrassing but treatable facial disorder now estimated to affect more than 14 million Americans. For information on rosacea or how to avoid rosacea triggers, write the National Rosacea Society, 800 S. Northwest Highway, Suite 200, Barrington, Illinois 60010, call 1-888-NO-BLUSH, visit www.rosacea.org or e-mail rosaceas@aol.com.

*Learning more about the particular genes that cause allergic diseases may provide patients with an early alert that they are at risk for a potentially life-threatening reaction known as anaphylaxis. In the meantime, the daily threat of a severe reaction means that patients at risk for anaphylaxis must have access to an emergency dose of epinephrine such as in an EpiPen(r) epinephrine auto-injector. A shot of epinephrine can help stop the symptoms and buy time for a patient to reach the emergency room. EpiPen is available by prescription only. For further information, visit www.epipen.com.

*Social anxiety disorder is the most common anxiety disorder in the United States, affecting more than 16 million people. Studies show that a strong correlation exists between social anxiety disorder and the development of other psychiatric illnesses including depression, obsessive-compulsive disorder and panic disorder. The U.S. Food & Drug Administration recently approved Zoloft(r) (sertraline hydrochloride) for treatment of social anxiety disorder. For more information, visit www.zoloft.com or call 1-800-6-Zoloft.

*Fatty snacks may bring temporary comfort during stressful times, but there are healthier ways to deal with cravings, say experts at the Herbalife Medical Advisory Board. First, don't skip breakfast even if you ate too much the day before. Take vitamins on a regular basis to make sure you're getting the minimum amount of vitamins and minerals you need. Exercise is also a great stress reducer. More tips, information and articles can be found by visiting www.herbalife.com.

*Global efforts to fight disease and improve public health have been helped significantly by the humanitarian efforts of one American industry. The pharmaceutical industry's health spending in developing countries rivals that of the World Health Organization. In 2002, the pharmaceutical industry donated more than \$800 million in medicines to the developing world. Since 1998, that amount is more than \$2.7 billion, say experts at PhRMA (Pharmaceutical Research and Manufacturers of America).

*Only one-half or fewer of skin cancer patients take adequate sun protection steps, say experts at Coolibar, which manufactures sun protective clothing. To fully protect skin from the harmful effects of UV radiation, avoid the sun between 10 a.m. and 2 p.m., wear a wide-brimmed or legionnaire's hat that covers neck and ears and that's made of sun protective material, wear sunglasses that block both UVA and UVB rays and cover skin with a broad-spectrum sunscreen that blocks both UVA and UVB rays and clothing that has been tested and certified as sun protective. For information about Coolibar, go to www.coolibar.com or call 1-800-926-6509.

Church of the Visitation

Roman Catholic (1907)

95 Years in Visitation Valley

Daily Masses
(Mon-Fri) 7 a.m. & 5:30 p.m.

Saturday Masses
7:30 a.m. & 5 p.m.

Sunday Masses
8 & 9:30 a.m. (11 a.m. Spanish)
12:30 & 5 p.m.

Our Lady of Visitation School
Grades K-8
239-7840

Religious Education: Grades K-8 (Saturday only) 239-6723

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San Francisco, CA 94134-2838
(415) 239-5950

Rev. Zachary J. Shore, Pastor



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For everyone 18 and older at
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66 Raymond Avenue
Tuesdays from 9 a.m. to 4 p.m.

*Very therapeutic and fun. You do not need to stay
the entire day...come for as long as you like.
We have a wonderful teacher to assist you.*

For more information, call Pat at the
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- *Sandwiches
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- *Appetizers
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Grapevine Puzzler South Dakota Counties

S G N I K O O R B L E U E D N A H Y D E
H O M M E Y A L C A L P D O O M U A A Y
A Z I E B A C H O K D E M U S O G N V L
N S N I K R E P D E A N U G N O H K I L
N E S B D F A J I M E N N L I D E T S U
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K P E T I A M E A D E I Y O O S E N R R
R I T R D C R E N I M L L N S G R O N L
A N S I R R E T T O P M I X N N W I E L
L K U P A D D O T A R O R U A I A N R A F
C M C P H E R S O N I L M A H K L U A F

Aurora	Custer	Hutchinson	Moody
Beadle	Davison	Hyde	Pennington
Bennet	Day	Jackson	Perkins
Bon	Deuel	Jerauld	Potter
Homme	Dewey	Jones	Roberts
Brookings	Douglas	Kingsbury	Sanborn
Brown	Edmunds	Lake	Shannon
Brule	Fall River	Lawrence	Spink
Buffalo	Faulk	Lincoln	Stanley
Butte	Grant	Lyman	Sully
Campbell	Gregory	Marshall	Todd
Charles	Haakon	McCook	Tripp
Mix	Hamlin	McPherson	Turner
Clark	Hand	Meade	Union
Clay	Hanson	Mellette	Walworth
Codington	Harding	Miner	Yankton
Corson	Hughes	Minnehaha	Ziebach

Historic Proportions

Match clues to answers

1922

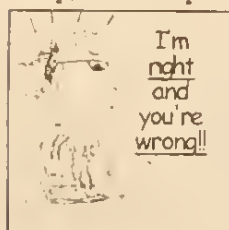
1. He became Pope on Feb. 12.
 2. World Series winners on Oct. 8.
 3. Dirigible exploded over Norfolk, Virginia on Feb. 21.
 4. Arrested in India on Mar. 18 for sedition.
 5. Self-proclaimed King of Egypt on Mar. 18.
 6. Created on Jan. 10 following treaty with Great Britain.
 7. Snow caused New York building to collapse on Jan. 28.
 8. Lincoln Motor Company sold to them on Feb. 4.
 9. Opened in Holland on Feb. 15.
 10. Great Britain declares this a sovereign state on Feb. 28.
 11. Germany ceded this area to Poland on May 15.
 12. Bill was signed creating this agency on May 26.
 13. Japanese troops finally left here on Aug. 26.
 14. First daily broadcast on Nov. 14.
 15. Their rule was finished on Nov. 4.
 16. Magazine makes its debut on Feb. 5.
 17. President Harding dedicated this monument on May 30.
 18. Great literary work released in the spring.
- A. Mohandas Gandhi
B. Reader's Digest
C. Irish Free State
D. Ford
E. Federal Narcotics Board
F. Pius XI
G. Ulysses

Five Years Ago In the Grapevine

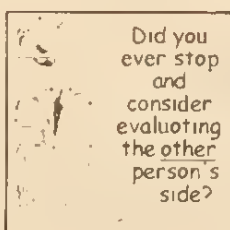
NOVEMBER 1998

*Both the Mayor's Office of Community Development and the Redevelopment Agency selected a General Store operated by VVES 4th and 5th graders as a component of the Visitation Valley Leadership Club — as a model program.

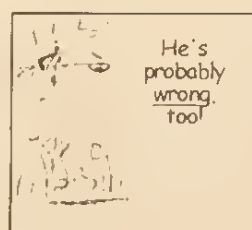
Sump, the Grump



I'm
right
and
you're
wrong!!



Did you
ever stop
and
consider
evaluating
the other
person's
side?



He's
probably
wrong,
too!

Did You Know?

*A booklet, *Teach Carefully: How Understanding Child Development Can Help Prevent Violence*, suggests that when adults know what a child is capable of understanding and doing at different ages, they may better understand the child's behavior and have more realistic expectations. It will also help them avoid harmful physical and emotional actions that might occur when they, as adults, become angry or frustrated with a child's difficult behavior. The booklet, developed by the American Psychological Association, is available free by visiting the ACT Against Violence Web site at www.actagainstviolence.org.

*Trade agreements, such as the North American Free Trade Agreement — NAFTA — can affect more than trade. One appendix to the treaty set out a new "Treaty National" visa program for Mexican and Canadian professional workers. Under this treaty provision, Mexicans and Canadians possessing a baccalaureate degree or an appropriate license in one of 67 listed professions were given the right to work in the United States, say experts at the Washington, D.C.-based Manufacturing Policy Project. The 67 professions on the Nafta list include some of the best paying jobs that America offers, at a time when the number of native-born Americans with jobs fell by almost one million in the last two years.

*The U.S. Postal Service has to provide service to the public at a competitive rate while being constrained by outdated regulations created over 30 years ago. Many say it is time for the Postal Service to be free of an outdated business model that no longer meets the needs of its customers. The majority of mail routes do not have a sufficient volume of mail to cover the cost of delivery, but the Post Office is obligated to provide delivery to every community as a public service. How do you fund mail delivery to every community at a uniform rate in the face of declining mail volume? A Presidential Commission has been appointed to look at what changes are needed in the current law to improve the business model under which the Postal Service operates.

*Debt is considered a national epidemic. Consider the average credit card-carrying household, which is holding more than \$8,000 in credit-card debt. At a typical 17 percent interest rate, that means paying about \$1,400 a year in interest. Think about that: \$1,400 a year just for the privilege of not paying immediately. If instead, the \$1,400 each year had been invested and earned an average eight percent annual return, the savings would add up to nearly \$160,000 after 30 years. For more information and financial tools, visit CNBC on MSN Money (<http://money.msn.com>), or use the debt reduction tools within Microsoft Money software. Mutual fund investors fall into two categories—those who pay taxes on distributed income and gains, and those who don't. The latter group consists primarily of investors in qualified retirement accounts like IRAs and 401(k) plans. For qualified plan investors, all fund returns, regardless of type, are tax-deferred until the plan account is liquidated. In contrast, investors holding funds in taxable accounts must pay taxes on fund distributions of income and realized gains in the year the distributions are made. Because they are taxed differently, the interests of qualified plan investors and taxable investors in the same fund may not always be fully aligned. Today, Eaton Vance and its affiliates offer more tax-managed funds than any other investment organizations. For Elizabeth Taylor, the smell of gardenias provokes the most powerful and warm memories of good times in the garden and it was those times that inspired her to create a new fragrance, Gardenia by Elizabeth Taylor. The pleasure she has derived from jewelry has inspired her to write a book, titled *My Love Affair with Jewelry*.

*Humans and animals are increasingly taking similar drugs for similar diseases. The latest example to hit the veterinary shelf: Novartis Animal Health's Deramaxx(tm), a prescription arthritis drug for dogs that is born from the same coxib family of NSAIDs (non-steroidal anti-inflammatory drugs) as Celebrex(r) and Vioxx(r). It's the only coxib-class

NSAID to receive approval from the U.S. Food and Drug Administration for the control of pain and inflammation associated with canine arthritis. For more information, visit www.deramaxx.com. Currently, there are more than 61 million dogs and 68 million cats in U.S. households. More and more pet owners consider their pets part of the family. As responsible pet owners, they readily turn to veterinary care for their ill or injured family members. Many treatments for animal disease and injury have become very sophisticated. More serious conditions such as broken bones or cancer can cost hundreds or even thousands of dollars, especially when the services of a veterinary specialist are needed. Considering that 61 percent of dog owners take their pets to the veterinarian two or more times per year, many pet owners find it makes economic sense to insure pets, say experts at Veterinary Pet Insurance. For more information, visit www.petinsurance.com. Singing songs and playing musical instruments or CDs can be something even babies can enjoy. One man who seems to know the sort of songs little ones love is legendary children's musician Hap Palmer. His songs are made to nurture the imaginative process and encourage creative problem solving while teaching letters, numbers, phonics, days of the week, colors, shapes and more. To make it easy for families to enjoy Palmer's calming creativity, the songs can be found on the Baby Songs live-action music video series created by Amy Weintraub, teacher, TV producer and parent.

*According to the Insurance Information Institute (III), a non-profit communications organization, although drivers are required to have a minimum level of insurance to register a car, the coverage is not guaranteed to meet individual needs. Standard coverage generally does not provide a replacement rental car while repairs are being made, which can take a couple of weeks. Rentals can cost you hundreds of dollars, while rental reimbursement insurance can be added for only a few dollars a month. The III is working with the Consumer Protection Association of America on a nationwide driver education program called "Wiser Drivers Wise Up." The III is at www.iii.org. The Consumer Protection Association of America at www.consumerpro.com.

*The number of car accidents resulting from driver distraction may soon take a dip because of a chip—a computer chip. This particular chip is designed to make a range of wireless technology—including hands-free use of cell phones—possible. One chip maker, CSR (www.csr.com), has emerged as a leader in the application of what is called Bluetooth technology—the technology that supports short-range wireless networks. Bluetooth connected speaker phones will appear as an option in several cars in the 2004 model year, including Chrysler's new Pacifica.

As a Matter of Fact

*The first permanent European settlement of Canada was headed by explorer Samuel de Champlain in Nova Scotia in 1805.

*The U.S. is home to about 850 different species of trees.

*Cornelius Van de Steeg of Percy, Iowa was a practicing lawyer until the age of 101.

*A group of turtles is known as a bale. *When the lapwing's nest is threatened, it limps and pretends to be hurt, and lures its enemies away.

*The world's longest covered bridge is in Hartland, New Brunswick, Canada, measuring 1,282 feet.

*The first federal tax on cigarettes was enacted on June 30, 1864.

*According to Old Testament law, a person's debts were to be canceled every seven years and land was to lie unplanted every seventh year.

*The rainiest spot in the U.S. is Mount Waialeale, Hawaii with an average annual rainfall of 460 inches.

*The Irish wolfhound is the tallest of all dogs, standing about 32 inches high.

*The word coffee can be traced back to an Arabic word, *qahwah*, which means a drink made from berries.

*It is believed by some that the ancient Egyptians played a game resembling bowling.

*Vampire bats approach their prey on foot, and consume just one tablespoon of blood per day.

*Of the 168 million Portuguese speakers in the world, 154 million live in Brazil.

*The killer whale is actually a dolphin.

*According to folklore, if a candle burns with a blue flame, there's a ghost in the house.

*Some believe that keeping an elderberry in the pocket protects against poison ivy.

*Extra work done by circus personnel for extra pay is called cherry pie.

*In some parts of the Midwest, the horse chestnut was carried in a person's pocket to prevent rheumatism.

*A beaver has 20 teeth — four curved front teeth for gnawing and 16 back teeth for chewing.

*Fossils of palm trees have been found as far north as Greenland.

*Technically, the coin that we call a penny does not exist. At the U.S. mint, it's officially called a cent.

*The official state dog of Massachusetts is the Boston Terrier.

*The city of Baton Rouge, Louisiana, was established by French soldiers in 1719. Its name means *red stick*.

*There are about 180 million licensed drivers in the U.S.

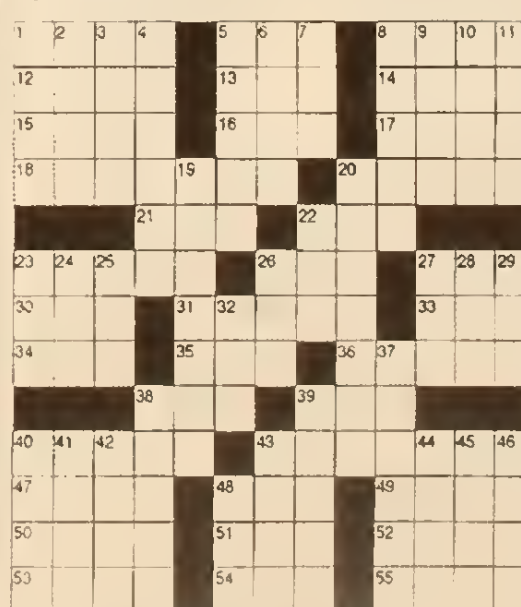
*The holograph was invented in 1948 in Britain.

*Handball players use up an average of 600 calories an hour at their sport.

*The largest land mammal is the African elephant, which can grow as tall as 13 feet.

Crossword Puzzle

Solution on Page 4



ACROSS

- 1 Reimbursed
- 5 Free
- 8 US dam
- 12 Project
- 13 Guido's note (2 words)
- 14 Outer portion of Earth
- 15 Sleep (pref.)
- 16 Albania (abbr.)
- 17 Design
- 18 Arabian domain
- 20 Shore
- 21 Tumor (suff.)
- 22 Three (pref.)
- 23 Irish foot soldier
- 26 Block
- 27 Celsius (abbr.)
- 30 Shoe size
- 31 Fr. meat dish
- 33 Have (Scott.)
- 34 Plus
- 35 Indo-Chinese people
- 36 Voltaire play
- 38 Computer chip
- 20 Shore
- 40 Warnpun
- 43 Due
- 47 Gamin
- 48 Article (Fr.)
- 49 White-flecked
- 50 Eg. skink
- 51 Mother of Hebrews
- 52 N. Caucasian language
- 53 Freedman in Kentish law
- 54 Low (Fr.)
- 55 Bare

DOWN

- 1 Long
- 2 "Cantique de Noel" composer
- 3 Yesterday (Ital.)
- 4 Silk substitute
- 5 "Giant" ranch
- 6 He (Lat.)
- 7 Flounder
- 8 Willow
- 9 Love of Parmace
- 10 This one (Lat.)
- 11 King of Israel
- 19 Amer. Sign Language (abbr.)
- 20 Swim (2 words)
- 22 Hat
- 23 "The Jungle Book" python
- 24 Belonging to (suff.)
- 25 Energy unit
- 26 Palestine Liberation Organ (abbr.)
- 27 Greek letter
- 28 Fruiting spike
- 29 Civil War commander
- 32 Air-to-air missile (abbr.)
- 37 Wild ginger
- 38 Polishing material
- 39 Watering hole
- 40 Halt (Ger.)
- 41 Mother of Brunhilde
- 42 Walk through
- 43 Para-aminobenzoic acid
- 44 Foreshadw
- 45 Hole
- 46 Noun-forming (suff.)
- 48 Science class

Visitation Valley Police Log

*Sept. 5: 12:45 a.m., 100 block of Brookdale Ave., attempted homicide with gun.
 *Sept. 5: 5 p.m., 500 block of Campbell Ave., grand theft auto strip.
 *Sept. 5: 8 p.m., Sunnydale Ave. & Hahn St., robbery, bodily force.
 *Sept. 6: 11:04 p.m., Sunnydale Ave. & Hahn St., aggravated assault with gun.
 *Sept. 10: 3:15 p.m., 400 lock of Raymond Ave., attempted robbery with bodily force.
 *Sept. 11: 9:45 p.m., Velasco Ave. & Santos St., robbery on street, strongarm.
 *Sept. 12: 10:30 p.m., 1800 block of Sunnydale Ave., burglary of apartment house, unlawful entry.
 *Sept. 14: 6:30 a.m., Visitation Ave. & Sawyer St., robbery, bodily force.
 *Sept. 14: 7:30 p.m., 1200 block of Sunnydale Ave., grand theft from locked auto.
 *Sept. 17: 1 p.m., 000 block of Garrison Ave., burglary of apartment house, attempted forcible entry.
 *Sept. 19: 3:35 p.m., Rutland St. & Raymond Ave., aggravated assault

with bodily force.

*Sept. 21: 8 p.m., 400 block of Campbell Ave., aggravated assault with knife.
 *Sept. 25: 6:05 p.m., Hahn St. & Sunnydale Ave., robbery on street, strongarm.
 *Sept. 25: 7:32 p.m., 200 block of Brookdale Ave., grand theft from unlocked auto.
 *Sept. 26: 3 p.m., 000 block of Wabash Ter., grand theft from building.
 *Sept. 26: 8:20 p.m., Santos St. &

Sunnydale Ave., robbery, bodily force.

*Sept. 27: 2:45 p.m., 1500 block of Sunnydale Ave., aggravated assault with bodily force.

*Sept. 29: 10 a.m., 200 block of Blythdale Ave., burglary of apartment house, forcible entry.

*Sept. 29: 1 p.m., 200 block of Blythdale Ave., burglary of residence, unlawful entry.

*Sept. 30: 1:13 p.m., Santos St. & Brookdale Ave., aggravated assault with gun.

12 Ways to Save on Homeowner's Insurance

If you don't like coming home to high homeowner's insurance bills, you may want to heed some tips from the experts.

These 12 tips may help streamline your insurance bill:

1. Shop around. Check with different companies to get rate quotes. Use the Internet to get online quotes, such as the ones at MSN Money.

2. Raise your deductible. The deductible is the amount of money you have to pay toward a loss before your insurance kicks in. While they typically start at \$250, increasing it to \$1,000, for example, could save you 24 percent.

3. Buy your home and auto policies from the same company. Some companies will give you a multi-line discount.

4. Consider insurance when buying a home. A newer home's electrical heating and plumbing systems may be in better condition than those of an older home and can lead to a discount on your premium.

5. Insure your home, not the land. Don't include the value of the land in deciding how much homeowner's insurance you need to buy.

6. Improve safety and security. Items such as deadbolt locks, burglar alarms and smoke detectors usually bring discounts of five percent each, depending on the company. An insurance company may also offer a significant discount of 15 to 20 percent if you install a sophisticated home security system.

7. Stop smoking. Smoking accidents account for more than 23,000 residential fires every year. Some insurers offer to reduce premiums if no one in the home smokes.

8. Senior discounts. If you're at least 55 and retired, you may qualify for a discount.

9. Group coverage. Alumni and business associations often work out insurance deals with an insur-

ance company, which includes a discount for association members.

10. Stay with an insurer. If you've kept your coverage with a company for several years, you may receive special consideration.

11. Check your policy annually. If you review your policy every year, you will be able to make the necessary adjustments.

12. Look for private insurance first. If you live in a high-risk area and think you'll be forced to buy homeowner's coverage from your state's high-risk insurance pool, check first with an insurance agent. You may be able to buy insurance at a lower price in the private insurance market.

For more on accessing your insurance needs, visit CNBC on MSN Money (<http://www.money.msn.com>) or use the financial planning tools within Microsoft Money software.

The Sensible Environmentalist

by Dr. Patrick Moore

Dear Dr. Moore:

What can I do to help address the problem of climate change?

The most important thing is to reduce fossil fuel consumption.

When fossil fuels-including coal, oil and natural gas-are burned for energy, carbon dioxide and other greenhouse gases are released into the environment. These emissions are thought to be the leading cause of human-induced climate change. However, industrial society relies to an enormous degree on fossil fuels and reducing their consumption is a major challenge.

As individuals, we can contribute by reducing our energy consumption and, where possible, using renewable energy and materials.

In some parts of the country, consumers can choose to buy "green" energy produced by wind, hydro and biomass (usually wood waste). One of the most environmentally friendly technologies is the ground source heat pump, which uses renewable earth energy from beneath the home to provide hot water, heat and air conditioning. Heat pumps can be specified for new homes and many existing homes can be retrofitted.

In terms of materials, all resource use has an environmental impact-but some have a much greater impact

than others. Wood is a renewable material produced with natural solar energy, compared with steel, cement and plastics, which are non-renewable and require the consumption of fossil fuels to produce. Where it makes sense, like in construction, substituting or continuing to use wood in place of these other materials can help reduce greenhouse gas emissions.

Lessening our dependence on fossil fuels will be a gradual process. In the meantime, forests also have a major role to play in reducing greenhouse gases-and societies should be doing what they can to maximize these benefits.

Put simply, trees grow by taking carbon dioxide out of the atmosphere and converting it into sugars, which are then used to build the wood. When a tree decays or burns, the carbon contained in the wood is released back into the environment and the cycle is complete.

Although trees continue to store carbon dioxide for as long as they're growing, scientists agree that it isn't possible to completely offset human fossil fuel consumption by planting more trees. On the other hand, deforestation is responsible for about 20 percent of global carbon dioxide emissions. This is occurring primarily in the tropics where forests are permanently cleared for agriculture or urban settlement. By reforesting some of the areas cleared for farming, we could add a significant amount of new carbon storage-enough to have a positive impact on climate change.

To become part of the climate change solution, I believe that a sensible environmentalist would reduce energy consumption, use renewable energy and materials, and support policies and practices that lead to forest abundance.

NAPS
 Dr. Patrick Moore has been a leader of the environmental movement for more than 30 years. A co-founder and former president of Greenpeace, he holds a PhD in ecology and a BSc in forest biology. Questions can be sent to Patrick@SensibleEnvironmentalist.com.

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitation Valley area. Interested persons contact Dee Smith, VVCC After School coordinator, (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture, writing and/or art supplies; educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

GRAPEVINE DISPLAY ADVERTISING now half off regular rates for a limited time. Full Page, \$75; 1/2 Page \$40; 1/4 Page \$22.50; 1/8 Page \$12.50; 1/12 Page \$7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. **Want Ads:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitation Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

Recipe Corner

Breakfast Sandwiches

1 (16.3-oz.) can Pillsbury(r) Grands!(r) Refrigerated Buttermilk Biscuits; 1 (12-oz.) pkg. (8 patties) breakfast pork sausage patties; 4 eggs; 1/4 teaspoon pepper; 4 oz. (1 cup) shredded mozzarella cheese.

Heat oven to 350°F. Bake biscuits as directed on can. Keep warm.

Meanwhile, cook sausage patties as directed on package. Keep warm.

In small bowl, beat eggs and pepper until well-blended. Spray medium skillet with nonstick cooking spray. Heat over medium heat until hot. Pour egg mixture into skillet. Reduce heat to low; cook until eggs are almost set but still moist, stirring occasionally from outside edge to center, allowing uncooked egg to flow to bottom of skillet.

Sprinkle with cheese. Cover; remove from heat. Let stand 1 minute or until cheese is melted.

Split warm biscuits. Place 1 sausage patty on bottom half of each biscuit. Top each patty with eggs. Cover with top halves of biscuits.

Makes 8 sandwiches. *NAPS*

San Francisco City Services and Monthly Meetings

Abandoned Cars	553-9817	Aging 1st Wed 9:30a, Airport 1st/3rd Tu 3p, Arts 1st
Bus Shelter Damage	882-4949	Mon 3p, Education 2nd/4th Tu 7p, Health 1st/3rd Tu
Curb Painting	554-2336	3p, Housing Auth 2nd/4th Th 4p, Human Rights 1st/
DPW Illegal Dumping	28-CLEAN	3rd Th 4 30p, Library 1st Tu 5:30p, Planning Th
Graffiti Hotline	241-9274	1 30p, Police Wed 5 30p, Port 1st Tu/3rd Wed 4 30p,
Muni Information	673-6864	Public Utilities 2nd/4th Tu 2p, Rec & Park 3rd Th 2p,
Parking and Traffic Problems (DPT)	553-1200	Social Services 4th Th 9a, Status Women 4th Th 4p,
Pothole Repair	685-2100	Supervisors Mon 2p
S F Police Ingleade Station	404-4000	
S F Police (non-emergency)	553-0123	Visitation Valley Community Center
Street Lighting	554-0730	Mondays: Senior Shopping 11 30a.m, Tuesdays Senior
Sunnydale Resource Center	586-7572	Ceramics 9:30 a.m.-4 p.m., Senior Bingo 12:30 p.m.,
VVMS Anonymous Hotline	281-8406	Thursdays: Sewing Class 9 a.m.-3 p.m.
Tree Problems	695-2162	VVCC Regular Board Meeting is held on the 4th
		Thursday of each month at 5 p.m.

Visitation Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300

AUTOMOTIVE
 BAYSHOPE AUTO, 2260 Bayshore Blvd., 467-6130
 BAYSHOPE SERVICE, 2596 Bayshore Blvd., 239-5239
 CHARLIE'S GARAGE, 2550 Bayshore Blvd., 239-7450
 T.W. AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281
 VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd., 239-5880
BANK
 BANK OF AMERICA, 6 Leland Ave., 622-4501
BAKERS
 CUNEO BAKERY, 96 Leland Ave., 239-6090
 LITTLE QUIAPO BAKE SHOP, 169 Leland Ave., 239-2253
BARBERS
 DeMASI'S BARBER SHOP, 35 Leland Ave.
 THE SHOP (JB), 178 Leland Ave., 239-6709
BEAUTICIANS
 ANGEL COIFFURES, 5 Leland Ave., 239-9891
 BODY, SOUL & SPIRIT, 222 Leland Ave., 333-7261
 MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
 MZ REHA'S SALON, 19 Blanken Ave., 467-3399
 NAILS BY JENNY, 50 Leland Ave., 333-6800 WHO'S BADD, 224 Leland Ave., 657-3156
BLIND CLEANING
 SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506
BOARDING HOUSE
 ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693
BOOKKEEPERS
 AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
 VERA WALLACE E.A., 2320 Bayshore Blvd., 239-5333
CARPETS
 HANSAN INTERIORS, 41 Leland Ave., 333-6382
CASKETS
 CASKETOPOLIUM, INC., 93 Leland Ave., 585-3451
CHURCHES
 CHURCH OF THE VISITATION, 655 Sunnydale Ave., 239-5950

IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.
 KOPEAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 466-1213
 RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
 ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
 VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055
 VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503
COFFEE
 HAPPY DONUT, 2600 Bayshore Blvd., 469-5309
 PICCOLO PETE'S EUROPEAN COFFEE, 2155 Bayshore Blvd., 467-2442
QAY CARE
 CAROUSEL DAY CARE, 261 Hahn St., 469-5353
DENTIST
 VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500
DEVELOPERS
 GENEVA VALLEY DEVELOPMENT CORP., 333 Schwenn St., 587-7895
ELECTRICAL
 TATE ELECTRIC (Joel Tate), 467-4657
FLORISTS
 IL FIORE FLOWERS, 2466 San Bruno Ave., 468-0145
GARDEN ORNAMENTS
 SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990
GROCERS
 E-Z STOP MARKET, 2203 Geneva Ave., 585-9240
 FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300
 K.C. MARKET, 400 Wide St., 467-3024
 LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815
 M & M SHOP TOP, 2145 Geneva Ave., 585-0878

PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
 SARI-SARI FOOD STORE, 58 Leland Ave., 239-0580
 7-11, 2200 Bayshore Blvd., 468-8646
 SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
 SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
 SUPER FAIR MARKET, 201 Leland Ave., 239-6856
 TEDDY'S MARKET, 298 Teddy Ave.
 VALLEY SUPER MARKET, 65 Leland Ave., 239-7520
HERBS
 SAN ON HERBS, 33 A Leland Ave., 333-7469
HYPNOTHERAPY
 VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631
INSURANCE
 ROBERT LEHMAN, CLTC, CMFC, 333-0850
 ALICE L. WONG, 160A Leland Ave., 337-8811
KITCHEN CABINETS
 LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706
LAUNDRY/CLEANERS
 BAY WASH, 44 Leland Ave.
 CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467
 COIN WASH & OPI LAUNDRY, 186 Leland Ave.
 FORTY-NINER CLEANERS, 51 Leland Ave., 239-6418
 LELAND AVENUE CLEANERS, 151 Leland Ave., 586-1412
 VALLEY LAUNDRY, 90 Leland Ave.
 VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030
LEARNING
 3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555
 VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
 VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320
LIBRARY
 VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270

LOGGING
 THRIFT LODGE, 2011 Bayshore Blvd., 467-8811
MANUFACTURER
 NATIONWIDE PAPER, 345 Schwenn St., 586-9160
MEDICAL
 AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620
 HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 3333 Schwenn St., Appointments 715-0310
 OP. SAM HO, MD, 9 Silliman St. No. 4, 337-6135
 NORTH EAST MEDICAL SERVICES, LELAND AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
 PORTOLA FOOT & ANKLE CLINIC (Dr. Divyraj Patel), 2858 San Bruno Ave., 467-7500
NOTARY
 ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900
ORGANIZATIONS
 ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
 GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
 GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwenn St., 584-4044
 JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233
 LELAND HOUSE, 141 Leland Ave., 405-2000
 ROCK (Real Options for City Kids), 590 Leland Ave., 333-4001
 VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499
PHARMACY
 VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811
PHOTOGRAPHER
 WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620

PLUMBING
 MARK VOELKER PLUMBING, 99 Aneta Ave., 467-7401
POST OFFICE
 VISITACION USPO, 68 Leland Ave., (800) 275-8777
REAL ESTATE
 Cathy Kline Saunders, (Zephyr Real Estate), 215 West Portal Ave., 731-5011 ex 163
RESTAURANTS
 CLIFF'S BAR-B-Q & SEAFOOD, 2177 Bayshore Blvd., 330-0736, Fax 330-9813
 4 EVERYDAY PEOPLE, 107 Leland Ave., 308-5673
 G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
 SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
 LUAN FAT BAKERY, 110 Leland Ave., 585-1167
 RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
 SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141
 TWO JACKS RESTAURANT, 167 Leland Ave., 337-0433
 Y & G RESTAURANT, 73 Leland Ave., 469-5686
SELF-DEVELOPMENT
 DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist), 467-7608
SERVICE PROVIDERS
 THE VILLAGE, 333 Schwenn St., 239-5045
 VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING (VABEST), 120 Leland Ave., 586-7347
 VISITACION VALLEY COMMUNITY CENTER (VVCC), 50 Raymond Ave., 467-6400
 VVCC FAMILY & COMMUNITY SERVICES CENTER, 161 Leland Ave., 586-6998, Fax 586-8027
 VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET), 333 Schwenn St., 239-2866
SIGNS
 SMITH'S SIGNS, 153 Leland Ave., 333-2700
TAVERN
 THE CLUB HOUSE, 25 Blanken Ave.
TELEPHONE
 D & A WIRELESS, 78 Leland Ave., 452-4139
VIDEO
 SIN FUNG VIDEO, 144 Leland Ave., 586-1038

Web-Based Scammers Pay for Deceptively Guaranteeing Consumers Credit Cards

Texas-based defendants who engaged in a scam in which they e-mailed consumers promising to provide them with a credit card agreed to pay \$815,000 in consumer redress to settle Federal Trade Commission charges. The defendants, ClickForMail.com, Inc., doing business as AllPreApproved.com, and Harvey B. Vaughn, III, were part of the FTC's Southwest Netforce sweep that targeted Internet scammers and deceptive spammers. The FTC alleged that the defendants sent spam e-mail telling consumers they were approved and guaranteed to receive major, unsecured credit cards with credit limits up to \$5,000 for an advance fee of \$49.95. The settlement prohibits the defendants from making any false claims to consumers in the future.

In its complaint, filed in May 2003, the FTC alleged that the defendants sent spam e-mail telling consumers that they were guaranteed to receive a major, unsecured credit card with a high credit limit. Interested consumers then "clicked through" to the defendants' Web site where they allegedly learned that they were required to pay a \$49.95 advance fee to be debited from their checking account before they could get the card. According to the FTC, however, consumers who paid the fee did not receive the promised card. Instead, they allegedly received access to a set of hyperlinks to companies where consumers could apply for credit cards, and even then those were generally for secured credit cards, stored-value cards, or catalog charge cards. The FTC's complaint alleged that the defendants falsely claimed that: consumers who met minimum qualifying criteria and paid a \$49.95 fee would receive unsecured major credit cards; and that the defendants had special arrangements with banks or financial institutions to issue to its customers unsecured major credit cards.

The proposed settlement prohibits the defendants from making false claims that they:

*Will provide or arrange for consumers to receive major credit cards,

*Have arrangements with banks or financial institutions to offer credit to consumers; or

*Will provide consumers with any credit-related products, programs, or services.

The settlement also prohibits the defendants from: misrepresenting any material fact prior to a consumer's purchase of any products, programs, or services; assisting others who engage in any activity that may violate the order; and selling their customer lists. In addition to the defendants paying redress, the settlement contains an avalanche clause that requires the defendants to pay \$3.6 million if the court finds that they materially misrepresented their financial status to the Commission.

Burton High Teacher Wins National Award

Kathleen Vasquez, an English teacher at Philip and Sala Burton Academic High School, was presented with the Milken National Educator Award during an Oct. 16 assembly at the school.

Presented by Lowell Milken of the Milken Family Foundation, the award recognizes Vasquez as an instructor of exemplary skills at the Portola District school.

Saturdays are Special at Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with \$3 per person workshop fee. Call 554-9600 for further information.

*Nov. 1: Get ready for the Mexican Celebration of *El Dia de los Muertos* and let our extensive animal skull collection inspire your *Day of the Dead Skull* creation.

*Nov. 8: Make your own doll-sized *Carlinuska Person*.

*Nov. 15: Learn about birds, how they

ANTA GOLD

Here's the Rub Bub!

Q. In my grandfather's basement, I found an old bottle of Watkins Liniment. How can I find out if it's worth anything, and if so, where can I find a buyer? Tim Maxwell, Jewett, TX

A. A club that'll rub you the right way, and put you in touch with Watkins collectors, is the Watkins Collectors Club & Newsletter, W24024 SR 54-93, Galesville, WI 54630-8249. Enclose a description of any Watkins-related item or items you wish to inquire about, and include a long self-addressed stamped envelope for a reply, or Watkins Collectors Club membership information. Ore-mail: beanpot@trwest.net

Q. I have some LIFE magazines dating from the early sixties and seventies. How can I find out their value, and who might be interested in them? Chris Bryak, Decatur, IL

A. You'll find them all listed with their dates and the famous people featured on the covers, in the updated "Old Magazines Price Guide - 2003 Prices" available for \$13.45 postpaid from LW Book Sales, P.O. Box 69, Gas City, IN 46933. Phone 1 (800)-777-6450 toll free to order. To buy or sell old magazines, write Tom Boyle c/o Yesterday, 1143 W. Addison St., Chicago, IL 60613, or phone Tom at 312-248-8087. Enclose a self-addressed stamped envelope for a reply

and/or to be notified of his beautiful and unique 2004 Calendar with color prints for each month suitable for framing.

Q. Do old Halloween masks, papier mache pumpkins, candy containers, and related trick n' treat items I saved from my childhood, have any value? Karen Anderson, Lansing, IL

A. Yes indeed! You'll find them pictured and described in color with their current values in the new-hot-off the press book "Vintage Halloween Collectibles - An Identification & Price Guide" by Mark B. Ledenbach, available in a large 207-page edition with color photos for \$28.99 postpaid from Krause Publications, 700 E. State St., Iola, WI 54990-0001. Or phone 1 (800) 258-0929 toll free to order. Holiday items and other collectibles and antiques of all kinds, can also be found pictured, identified, and priced in the informative and highly educational Antique Trader's Collector Magazine & Price Guide, published monthly for \$18.95 a year from Krause Publications above address, or phone 1-

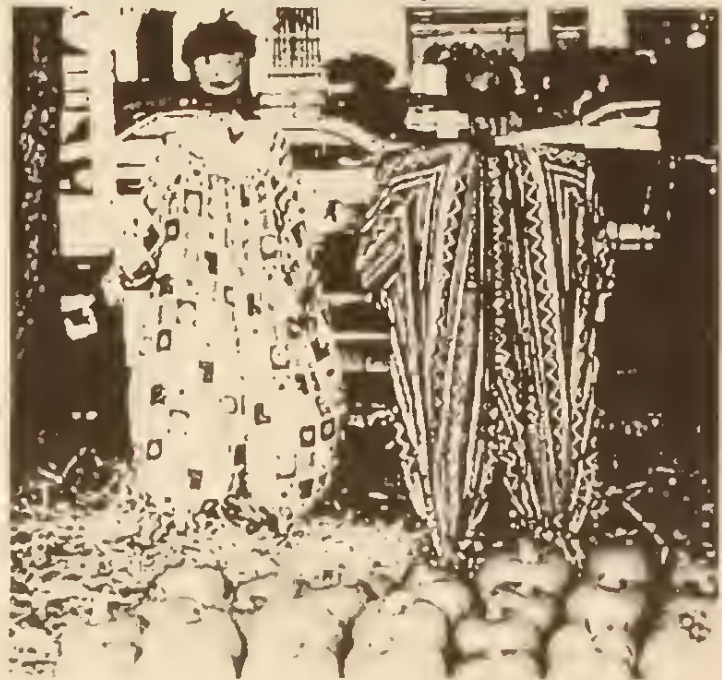
(800) 258-0929 toll free to order. You'll love this keen zine that'll tell you what various items often found in homes are worth. Who knows what treasures may be hiding in your own home just waiting to be discovered by using the Collector Price Guide zines (you'll not be able to put down) as guides.

Q. Who might be interested in buying old Walgreen Drug Store items, products, and advertisements? Peter Thompson, Decatur, IL

A. Write Russell Riberto (who especially wants anything dating from before 1930 that says Walgreen) c/o Russell's Antiques, 8944 S. Mozart Ave., Evergreen Park, IL 60805. Enclose a description of the items stating their condition, and a self-addressed stamped envelope for a reply or offer. Or phone Russell at 708-422-0535.

Write Anta Gold, P.O. Box 597401 Chicago, IL 60659. Enclose a self-addressed stamped envelope with a copy of this column and the name of the paper in which it appears for a reply.

Spooks in the Pumpkin Patch



These two "visitors" were recently spotted standing around in a pumpkin patch at the Garden for the Environment on 7th Avenue.

Family/Community Services Center

Visitacion Valley Community Center, Inc.



Parent Support Group
10:30 to 11:30 a.m.
Fourth Saturday of Each Month

Fathers' Support Group
11:30 a.m. to 12 noon
Third Friday of Each Month
at 161 Leland Avenue

For more information on workshops and activities, please contact the following staff members at (415) 586-6998:
Meriam T. Abalos, FCSC Coordinator
Marianna Y. Chan
Aisha Cunningham
Stan Zuni

Open:

Monday and Friday: 8:30 a.m. - 4:30 p.m.

Tuesday, Wednesday, Thursday: 8:30 a.m. - 7 p.m.

Saturday: 9 a.m. - 3:30 p.m.

161 Leland Avenue

VISITACION VALLEY FAMILY/COMMUNITY SERVICES CENTER

Can Assist You with the Following:

- *Childcare Referrals
- *Job Search and Resumes
- *Social Service Referrals
- *English Conversation
- *Completion of Applications and Forms
- *Resolving Problems with Public Agencies
- *Support Groups

Come Visit Us!

These programs are open to all interested groups of people.

(415) 586-6998 Fax 586-8027